

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Joseph G Sternberg
Dana B Goldman-Sternberg
Debtor(s)

Case No. 14 B 46260

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2014.
- 2) The plan was confirmed on 05/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/10/2018.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$24,803.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$78,144.52
Less amount refunded to debtor	\$4,996.37

NET RECEIPTS: **\$73,148.15**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,969.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,969.08**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Honda Finance Corporation	Secured	0.00	31,346.50	31,346.50	0.00	0.00
American Honda Finance Corporation	Secured	0.00	28,436.70	28,436.70	0.00	0.00
Avant Credit	Unsecured	1,340.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	2,272.00	2,672.70	2,672.70	2,672.70	0.00
Bank Of America	Unsecured	874.00	874.08	874.08	874.08	0.00
Bank Of America	Unsecured	116.00	NA	NA	0.00	0.00
Baxter Credit Union	Unsecured	12,059.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	1,472.00	1,998.86	1,998.86	1,998.86	0.00
Becket & Lee	Unsecured	0.00	318.08	318.08	104.64	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	12,011.00	12,665.47	12,665.47	12,665.47	0.00
Chase	Unsecured	3,733.00	NA	NA	0.00	0.00
Chase	Unsecured	3,091.00	NA	NA	0.00	0.00
Chase	Unsecured	2,518.00	NA	NA	0.00	0.00
Chase	Unsecured	1,573.00	NA	NA	0.00	0.00
Comenity Capital Bank/Paypal Credit	Unsecured	4,765.00	4,455.38	4,455.38	4,455.38	0.00
Discover Financial Services	Unsecured	1,559.00	1,579.03	1,579.03	1,577.71	0.00
Discover Financial Services	Unsecured	370.00	370.75	370.75	370.75	0.00
ECast Settlement Corp	Unsecured	3,857.00	3,778.86	3,778.86	3,778.86	0.00
ECast Settlement Corp	Unsecured	398.00	372.90	372.90	372.90	0.00
GEGRB/ Old Navy	Unsecured	124.00	NA	NA	0.00	0.00
HSBC Bank USA NA	Secured	344,433.16	340,421.96	340,421.96	0.00	0.00
HSBC Bank USA NA	Secured	4,011.20	4,011.20	4,011.20	4,011.20	0.00
Internal Revenue Service	Priority	0.00	3,499.13	3,499.13	3,499.13	0.00
Internal Revenue Service	Unsecured	0.00	5,418.84	5,418.84	5,418.84	0.00
Kohls/Capone	Unsecured	35.00	NA	NA	0.00	0.00
LVNV Funding LLC	Unsecured	13,398.00	13,388.55	13,388.55	13,388.55	0.00
Portfolio Recovery Associates	Unsecured	1,909.00	1,909.45	1,909.45	1,909.45	0.00
Portfolio Recovery Associates	Unsecured	1,441.00	1,448.47	1,448.47	1,448.47	0.00
Portfolio Recovery Associates	Unsecured	384.00	386.49	386.49	386.49	0.00
Portfolio Recovery Associates	Unsecured	949.00	900.00	900.00	900.00	0.00
Portfolio Recovery Associates	Unsecured	1,200.00	4,117.18	4,117.18	4,117.18	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wells Fargo Bank	Secured	2,228.41	2,193.41	2,193.41	2,193.41	0.00
Wells Fargo Bank	Unsecured	NA	0.00	35.00	35.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$340,421.96	\$0.00	\$0.00
Mortgage Arrearage	\$4,011.20	\$4,011.20	\$0.00
Debt Secured by Vehicle	\$59,783.20	\$0.00	\$0.00
All Other Secured	\$2,193.41	\$2,193.41	\$0.00
TOTAL SECURED:	\$406,409.77	\$6,204.61	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,499.13	\$3,499.13	\$0.00
TOTAL PRIORITY:	\$3,499.13	\$3,499.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$56,690.09	\$56,475.33	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,969.08</u>	
Disbursements to Creditors	<u>\$66,179.07</u>	
TOTAL DISBURSEMENTS :		<u>\$73,148.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/31/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.